

 Early Warning System

EBRD-55208

DFP - Project DeFacto



Quick Facts

Countries	Egypt
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	B
Voting Date	2025-11-04
Borrower	DeFacto Egypt for Trading
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 24.96 million
Project Cost (USD)	\$ 24.96 million



Project Description

According to the Bank's website, the project consists of the provision of an EGP loan in the amount equivalent to USD 25m to DeFacto Egypt a subsidiary of DeFacto Perakende Ticaret A.S ("DeFacto Turkey"; the "Guarantor"; or the "Group").

The Loan will support the expansion of the Borrower's operations in Egypt, involving expanding its footprint, advancing its digitalization initiatives, increasing local production through larger capacity of toll manufacturing at third party Egyptian apparel producers, and financing additional working capital needs resulting from growing operations.



Early Warning System Project Analysis

Categorised B (2019 ESP). Environmental and Social (E&S) risks associated with expansion of stores and toll manufacturing are site specific and readily addressed.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

EGP loan equivalent to USD 25m.



Private Actors Description

DeFacto Egypt for Trading was established in 2013 and operates primarily as a trader of apparel products. The Company currently operates 29 leased retail stores across 9 governorates in Egypt.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	DeFacto Egypt	Client	Industry and Trade
-	-	-	-	DeFacto Perakende Ticaret AS	Parent Company	-



Contact Information

Sinem AÇIKER

sinem.aciker@defacto.com

0850 333 22 86

<https://kurumsal.defacto.com/en/>

DeFacto Plaza Basın Ekspress Yolu Bahariye Cad. No: 31 34303 Halkalı; - Küçükçekmece / ISTANBUL

ACCESS TO INFORMATION

You can request information by emailing: accessinfo@ebrd.com or by using this electronic form:

<https://www.ebrd.com/eform/information-request>

ACCOUNTABILITY MECHANISM OF EBRD

The Project Complaint Mechanism (PCM) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an European Bank for Reconstruction and Development (EBRD)-financed project. If you submit a complaint to the PCM, it may assess compliance with EBRD's own policies and procedures to prevent harm to the environment or communities or it may assist you in resolving the problem that led to the complaint through a dialogue with those implementing the project. Additionally, the PCM has the authority to recommend a project be suspended in the event that harm is imminent.

You can contact the PCM at: pcm@ebrd.com or you can submit a complaint online using an online form at:

http://www.ebrd.com/eform/pcm/complaint_form?language=en

You can learn more about the PCM and how to file a complaint at: <http://www.ebrd.com/work-with-us/project-finance/project-complaint-mechanism.html>



Bank Documents

- [PSD Translation \(Arabic\)](#)